

REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1, 2, and 4-15 are pending in the present application, Claims 1, 2, 4, 12, and 13 having been amended, Claim 3 having been canceled without prejudice or disclaimer, and Claims 14 and 15 having been added. Support for the amendment to Claims 1, 12, and 13 is found in original Claim 3. Claim 4 is amended to be written in independent form. Support for new Claims 14 and 15 is found, for example, in Claims 4, 12, and 13. Applicants respectfully submit that no new matter is added.

In the outstanding Office Action, Claims 1, 2, 5, and 7-13 were rejected under 35 U.S.C. §103(a) as unpatentable over Wheeler et al. (U.S. Patent Publication No. 2002/0026575, hereinafter Wheeler) in view of Craft et al. (U.S. Patent Publication No. 2002/0150243, hereinafter Craft); Claims 3 and 4 were rejected under 35 U.S.C. §103(a) as unpatentable over Wheeler in view of Craft, and further in view of Anderson et al. (U.S. Patent Publication No. 2004/0139018, hereinafter Anderson); and Claim 6 was rejected under 35 U.S.C. §103(a) as unpatentable over Wheeler in view of Craft, and further in view of Dwork (U.S. Patent No. 5,539,826, hereinafter Dwork).

With respect to the rejection of Claim 3, the subject matter of which is now included in Claim 1 as unpatentable over Wheeler in view of Craft, and further in view of Anderson, Applicants respectfully traverse the rejection. Amended Claim 1 recites, *inter alia*, “deleting means for deleting the application after a predetermined time has elapsed since a time when the receiving means received the application.”

The outstanding Office Action concedes that Wheeler and Craft do not disclose or suggest the above-noted elements of amended Claim 1.¹ The outstanding Office Action relies

¹ Office Action, pages 10-11.

on Anderson to cure the deficiencies in Wheeler and Craft. Applicants respectfully traverse this position.

Paragraphs [0435]-[0436] of Anderson merely describe a process of obtaining the status of a purse. For example, Anderson describes a checking process if the expiry date has not expired. However, these paragraphs merely disclose that the status of a purse (the representation of value on a card) can be obtained. Particularly, paragraphs [0435]-[0436] describe checking the usage data of the purse (i.e., checking to see if the purse has expired for non-use) and checking whether the revaluation period has expired. Paragraph [0424] describes a delete purse function that deletes an identified purse from the card. The outstanding Office Action appears to be relying on paragraphs [0434], [0435], and [0436] to conclude that the subject matter of amended Claim 1 (previously in Claim 3) is obvious. Anderson does not disclose or suggest that a purse is automatically deleted in response to a particular status condition based on time. Specifically, there is no teaching in Anderson that a purse is automatically deleted after a predetermined time has elapsed since the purse was received.

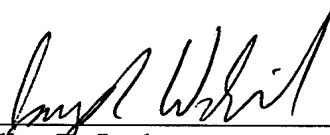
Thus, Anderson does not disclose or suggest “deleting means for deleting the application after a predetermined time has elapsed since a time when the receiving means received the application.”

In view of the above-noted distinctions, Applicants respectfully submit that amended Claim 1 (and Claims 2 and 5-12) dependent thereon, patentably distinguish over Craft, Wheeler, and Anderson, taken alone or in proper combination. Claims 4 and 12-15 recite elements similar to those of amended Claim 1. Applicants respectfully submit that Claims 4 and 12-15 patentably distinguish over Craft, Wheeler, and Anderson, taken alone or in proper combination, for at least the reasons stated for amended Claim 1.

Consequently, in light of the above discussion and in view of the present amendment, the present application is believed to be in condition for allowance and an early and favorable action to that effect is respectfully requested.

Respectfully submitted,

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